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## ABSTRACT

A method and system for providing an advertisement for a product or service on a personal electronic document accessible over a data network. A carrier provides the product or service to a user. The carrier also provides a document design application to the user. A server in communication with the data network receives the personal electronic document from a first computer in communication with the data network. The personal electronic document is constructed using the document design application. The personal electronic document is The personal electronic associated with the user. document is stored as data on a storage medium in data network. Advertisement communication with the information provided by the carrier is inserted in the personal electronic document. A second computer in communication with the data network is provided access over the data network to the personal electronic document stored on the storage medium. The second computer is associated with a visitor of the personal electronic document.